

2021

TAKING COUNT

A study on poverty in the Bay Area

**TIPPING POINT
COMMUNITY**

Berkeley
UNIVERSITY OF CALIFORNIA



Othering & Belonging
Institute at UC Berkeley

A MESSAGE FROM OUR CEO

Friends,

In the summer of 2019, Tipping Point completed a comprehensive study on the economic, mental, and physical well-being of our Bay Area community. What we didn't know at the time was that our findings would provide a rare snapshot of the state of poverty immediately before the COVID-19 pandemic. Armed with our initial findings, we repeated the study in early 2021, during the main spike of the pandemic. The pages that follow tell the story of what we discovered—giving us powerful reasons to be optimistic, but also reminding us of the extreme hardships so many in the Bay Area experience.

Despite the enormous economic impact of COVID-19 on our communities, the rate of poverty did not change during the pandemic. Nearly 1 in 5 people entered the pandemic in poverty—and remain there today. And poverty continues to impact Black and Latinx communities at an alarmingly higher rate than their Asian and White peers.

Two critical findings give us reason for hope. First, nonprofits in the Bay Area were called on to meet increased demand. People surveyed who indicated they were struggling in the past year were twice as likely to seek help from nonprofit organizations than they were in years prior. Second, government benefits successfully prevented more than 200,000 Bay Area residents from slipping into poverty.

This is big. Big because it reinforces Tipping Point's long-held belief that a robust, stable, and effective nonprofit sector is an essential component of the social safety net. Big because it illustrates the potential for the public sector to provide effective solutions at scale. And big because it reminds us that we already have many of the solutions at hand on how to confront poverty—we just need to execute on them.

I urge us to see this report as evidence that the fight against poverty is one worth waging. Last year provided a rare opportunity to test new solutions, to analyze what happened, and to learn. Now, let's move forward with a renewed commitment to better serve those in our community who need it most.

Best,



A handwritten signature in black ink that reads "Sam Cobbs". The signature is fluid and cursive, written over a light blue background.

Sam Cobbs
CEO, Tipping Point Community

WHY TAKING COUNT?

The Bay Area is a region defined by both its prosperity and poverty. In a landscape of extreme wealth and privilege, inequity persists in our community. *Taking Count* examines the lived experience of Bay Area residents in the context of the larger social forces that shape our lives to uncover what it takes to survive in this region.

Tipping Point Community has partnered with the Othering & Belonging Institute at the University of California, Berkeley, to create a holistic and nuanced picture of poverty and well-being in the Bay Area. We surveyed a representative sample of Bay Area residents over multiple years, asking the same people questions about their economic, mental, and physical well-being—three times before the COVID-19 pandemic and once during the pandemic in early 2021. These findings allow us to understand what economic choices families must face over time and the extent to which all Bay Area residents face hardships throughout a year.

Taking Count 2021—our second report in this series—provides key insights into how the pandemic impacted the continued economic fragility of low-income communities, and how those impacts were further compounded by race.

We found that:

- **One in five Bay Area residents is living in poverty,*** similar to before the pandemic.
- **Government and nonprofit response played a critical role** in keeping 200,000 people out of poverty.
- Twice as many households needing support **turned to nonprofit organizations.**
- The toll of job loss and the mental, physical, financial, and emotional **strain of the pandemic, while felt across the Bay Area, weighed disproportionately on low-income, Black, and Latinx community members.**



**BAY AREA RESIDENTS IS
LIVING IN POVERTY**



[CLICK HERE TO SEE THE FULL RESULTS FROM THE TAKING COUNT SURVEY](#)

*About the Supplemental Poverty Measure

The Bay Area is shaped by unique social and economic circumstances that impact poverty and wealth in the region. To better reflect these factors, Taking Count calculates poverty rates by using the Supplemental Poverty Measure (SPM). Developed by the U.S. Census Bureau, the SPM reflects the local cost of living and government benefits a person receives—neither of which the official poverty measure considers and both of which had a profound impact on people living in poverty in the Bay Area in the past year. For instance, the federal poverty line considers a family of four making \$26,200 or less as living in poverty anywhere in the continental United States. A family of four with an income of around \$40,000 or less is considered to be living under the SPM in the Bay Area.

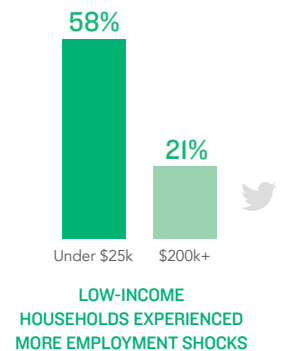
GOVERNMENT CASH ASSISTANCE KEPT MANY BAY AREA RESIDENTS OUT OF POVERTY

Government interventions, including the economic benefits payments and extended unemployment insurance benefits, kept approximately 200,000 people from falling below the poverty line in the Bay Area.¹ These efforts effectively buffered many families from the worst economic consequences of the pandemic as the poverty rate in the Bay Area stayed approximately the same.



HOUSEHOLDS STRUGGLING BEFORE THE PANDEMIC WERE MOST LIKELY TO LOSE JOBS AND INCOME

By January 2021, more than one in three Bay Area workers (35%) had either been furloughed, laid off, quit for safety reasons, or had hours cut. More than half of low-income households experienced such an employment shock, compared to just one in five of the highest-income households.



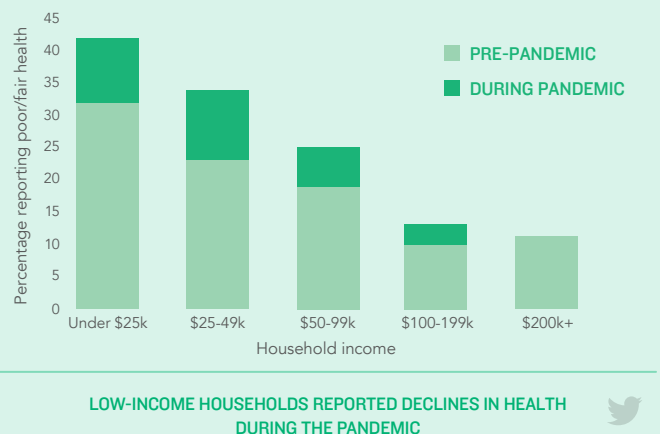
BAY AREA RESIDENTS EXPERIENCED DECLINES IN HEALTH WITH DISPARITIES BY INCOME AND RACE

The pandemic adversely impacted people’s health and well-being across the Bay Area. More residents reported being in poor or fair health during the pandemic than in the prior year—a 25% increase. Half of respondents reported suffering from anxiety or depression, and families with children reported a nearly 50% increase in experiencing challenges with their child’s academic performance or behavior compared to before the pandemic.

These challenges, however, were not felt evenly across the community. Households making more than \$200,000 per year reported no change in health during the pandemic.

Black and Latinx residents, who overall experienced more health challenges even before the pandemic, reported the greatest declines in health and were about 50% more likely than other Bay Area residents

to report being in poor/fair health. Nearly 7 in 10 Latinx respondents reported feeling nervous, anxious, or on edge, and Latinx respondents were seven times more likely to report that they had contracted COVID-19 than other respondents.









1. This estimate includes the impact of economic stimulus payments and expanded unemployment benefits on poverty only, and is not able to account for other government interventions such as the Payroll Protection Program or the Golden State Stimulus. Therefore, this may be an underestimate of the overall impact of government interventions on poverty during the pandemic.

BLACK AND LATINX FAMILIES MORE LIKELY TO EXPERIENCE POVERTY AND HARDSHIP

Even with the infusion of stimulus checks and expanded unemployment benefits, 18% of adults in the Bay Area were living in poverty in early 2021, and nearly a third (29%) reported experiencing at least one economic hardship since the start of the pandemic—including not having enough food, not being able to pay rent, missing utility payments, and/or not being able to afford medication. This economic fragility—while widespread—was also unequally distributed by race during the pandemic. The poverty rate was about 50% higher among Black and Latinx residents (22%) than it was among White and Asian American residents (15%). Both

Latinx (46%) and Black (57%) respondents were more than twice as likely as Whites (21%) or Asian Americans (21%) to report experiencing economic hardship.

These racial inequalities are even more glaring for families with children under 18. Black families with children were more than twice as likely as other families with children to be below the poverty line (36% to 14%). A majority (54%) of Latinx and Black households with children had experienced at least one economic hardship since the beginning of the pandemic, more than three times the rate (16%) among White and Asian American households with children.²

HARDSHIPS						
	Below poverty line	Household hardships	"Finding it difficult" / "Just getting by"	Frequently ran out of money	< 3 months of savings	< \$400 of savings
PERCENT OF ADULTS						
LATINX	21%	46%	47%	54%	49%	19%
BLACK	28%	57%	54%	54%	60%	35%
WHITE	18%	21%	23%	24%	25%	11%
ASIAN AMERICAN	11%	21%	23%	19%	20%	5%



NONPROFIT ORGANIZATIONS ANSWERED THE CALL

Bay Area households facing housing and economic insecurity were more than twice as likely to look to nonprofits for support during the pandemic than before. Nonprofit support, coupled with government intervention, likely averted even greater economic devastation from the pandemic.



2x

MORE HOUSEHOLDS NEEDING SUPPORT TURNED TO NONPROFITS



2. Taking Count did not collect race/ethnicity by country of origin and is not able to report on differences in the experiences of subgroups within each racial/ethnic category, such as the many ethnic groups that are categorized as Asian American. Due to the very small sample size, when reporting by race, we are also unable to report on the experiences of those with two or more racial identities as a group. We acknowledge this is a limitation of this survey.

SUMMARY

The pandemic was a profound shock to the health, economy, and social life of the entire Bay Area. The consequences, however, were especially severe for low-income families and people of color. However, in large part because of the unprecedented scale of government stimulus as well as the efforts of local nonprofits, household poverty—while high—stayed approximately the same. COVID-19 illustrates how

meaningful action by government and philanthropy can make a real difference in reducing poverty and insecurity. Yet there is much more work to be done. Deep inequalities and economic insecurity persist in the Bay Area, and without further bold action, we risk a “return to normal” in terms of persistent poverty and inequality in the post-COVID period.



Image by Ismael Paramo on unsplash

METHODOLOGY: *Taking Count* is a panel survey that tracked 1,329 Bay Area residents over four points in time—the summer of 2018, winter of 2018/2019, summer of 2019, and in the winter of 2021, about 10 months into the COVID-19 pandemic. The study is authored by Irene Bloemraad, Benjamin Bowyer, Taeku Lee, and Kim Voss of the University of California, Berkeley, and Daniel Schneider of Harvard University.

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For more information about *Taking Count*, please contact media@tippingpoint.org.

ACKNOWLEDGMENTS

The authors would like to thank the many people and organizations that made *Taking Count* successful. We are grateful for support from the Othering & Belonging Institute at the University of California, Berkeley, especially John A. Powell and Puanani Forbes. Thanks to Pacific Market Research for their survey work and to Karen Capraro for design expertise. We appreciate our Tipping Point colleagues, including Jake Leos-Urbel, Jamie Austin, Suman Murthy, Marisa Giller, Joshua Steinberger, Kelly Bathgate, and Sam Cobbs. We thank our friends at the Robin Hood Foundation for inspiration and input based on their Poverty Tracker in New York City, especially Sarah Oltmans. We acknowledge Liana Fox with the U.S. Census Bureau for her expertise on the Supplemental Poverty Measure. We warmly thank Adriana Ramirez and Joe LaBriola for their contributions while graduate students at UC Berkeley. Most of all, we are grateful to the many Bay Area residents who completed the survey and shared information about their lives.

SURVIVING, THRIVING, OR FALLING BEHIND? BAY AREA POVERTY AND INEQUALITY DURING THE COVID-19 PANDEMIC

Authors

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This report is part of *Taking Count*, a panel survey of San Francisco Bay Area residents over four points in time—the summer of 2018, winter of 2018/2019, summer of 2019, and winter of 2020/2021, about 10 months into the COVID-19 pandemic. The 2021 report surveyed 1,329 residents at least 18 years old who live in six Bay Area counties: Alameda, Contra Costa, Marin, San Francisco, San Mateo, and Santa Clara.

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INTRODUCTION

The COVID-19 pandemic was a profound—and a profoundly unequal—shock to the Bay Area. COVID-19 had direct health effects on many in the Bay Area. In the year after the first confirmed COVID case was reported in the Bay Area on January 31, 2020, 4,138 people died from the virus and many more suffered serious cases of illness.¹ The pandemic also took a toll on workers in the Bay Area, as the public and personal measures needed to contain the spread of the virus significantly disrupted economic activity and as the risk of infection fundamentally reshaped workplace hazards. However, in contrast to recent past recessions, the federal government responded forcefully to the COVID-19 economic crisis with significant financial stimulus, housing protections, and augmented unemployment insurance. These generous initiatives succeeded in buffering a significant number of workers from dire economic hardship and insecurity.

In this research brief, we draw on the *Taking Count* survey, a unique panel study that tracked 1,329 Bay Area residents over four points in time—first in the summer of 2018, then in the winter of 2018/2019, next in the summer of 2019, and finally about 10 months into the COVID-19 pandemic, in the winter of 2020/2021. We first examine how workers in the Bay Area fared during the COVID-19 pandemic in terms of employment shocks, precarious working conditions, and ability to work from home and how these experiences were stratified by race, ethnicity, and class. We then examine how the federal economic response to the COVID-19 pandemic, including stimulus payments and augmented unemployment insurance, served to buffer families from the potentially catastrophic economic effects of the pandemic. Finally, we take stock of the economic security of Bay Area residents and ask how COVID-19 may or may not have reshaped the deep inequalities of the Bay Area.

THE IMPACT OF COVID-19 ON WORK

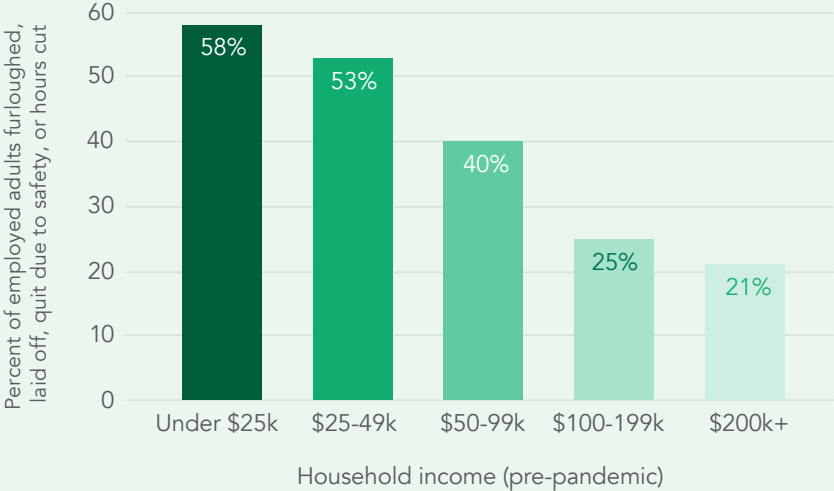
The COVID-19 pandemic had sudden and sustained effects on labor markets and businesses, resulting in fundamental changes in how people worked. But these changes unfolded very differently and very unequally along the lines of race, ethnicity, and class in the Bay Area.

Less and Lost Work

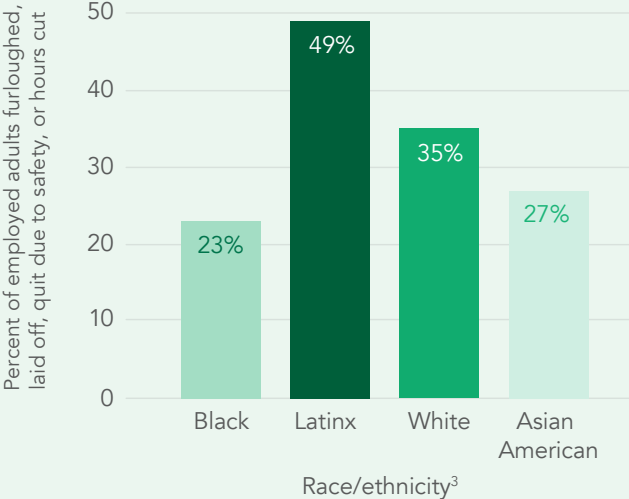
Many workers experienced significant employment shocks during COVID-19. The share of working-age adults in the Bay Area (aged 18 years old and above) who were working in a job full-time fell from 64% in the summer of 2019 to 56% in early 2021. Among Bay Area residents who worked at some point in 2020, 36% had the experience of being furloughed, being laid off, having quit for safety reasons, and/or having their hours cut at some point since the start of the pandemic. Zooming in further, we find that 12% of workers reported being furloughed from their jobs and another 8% were laid off, such that nearly one in five workers experienced involuntary job loss in the first 10 months of the pandemic. A smaller share of workers, about 4%, reported quitting their jobs because of perceived COVID-19 risk at work. Further, 25% of workers reported that their hours were cut during the first 10 months of the COVID-19 pandemic.

However, these shocks unfolded very differently by race, ethnicity, and class. The percentage of working-age Black people who had a full-time job fell from 59% in the summer of 2019 to 31% in the winter of 2021, the largest decline of any group. Nearly half (49%) of Latinx workers were furloughed or laid off, quit for safety reasons, and/or had their hours cut, compared to just 30% of all other workers who faced these employment shocks. An equivalent 49% of workers with lower levels of formal education (those with only a high school diploma or who never finished high school) experienced at least one such employment shock, nearly twice the rate among college-educated workers (26%). The divides are perhaps starkest by household income: 58% of the lowest-income households (less than \$25,000 a year) experienced an employment shock compared with just 21% of the highest-income households (at least \$200,000 a year).²

LOW-INCOME WORKERS EXPERIENCED MORE EMPLOYMENT SHOCKS DURING THE PANDEMIC



LATINX WORKERS EXPERIENCED THE MOST EMPLOYMENT SHOCKS DURING THE PANDEMIC



COVID Risk at Work

While many workers experienced job loss or reduced hours during the pandemic, other workers remained on the job but faced new insecurities—especially health risks. The importance of paid sick leave (PSL) for both personal and public health was driven home during the COVID-19 pandemic, as was the profound lack of effective access to sick leave for many workers. Prior to the pandemic, California workers were covered by a state PSL law, and in March of 2020, the Federal Families First Coronavirus Response Act (FFCRA) broadened access to PSL for workers at medium-sized firms. Nevertheless, 35% of California workers [surveyed in April 2020](#) reported that they expected that they would not be paid if they were to call in sick.

When Bay Area workers were surveyed prior to the pandemic in the winter of 2018/19, 71% reported that they had access to paid sick leave at work. Reinterviewing these same workers in the midst of the pandemic two years later, we found that just 15% of Bay Area workers reported that their employers had increased their access to paid sick leave. Further, this increased access was starkly unequal. Prior to COVID-19, just 62% of the lowest-income workers reported access to PSL compared to 76% of the highest-income workers. During COVID, the percentage of these lowest-income workers (making less than \$25,000 per year) who received paid sick leave from their employers increased just 10% while it increased 23% for the highest-income workers. We found similar stark disparities by race and ethnicity. Only 10% of Latinx and Black workers reported increased access to PSL compared to 15% of White and 20% of Asian American workers. We also found an education divide: just 6% of workers with a high school degree or less reported increased access to PSL in contrast to 20% of college-educated workers.

Yet the workers with the least access to paid sick leave were the ones who reported the highest risks of COVID-19 exposure at work. Half of Latinx workers felt at risk of COVID-19 while at work, and half also reported that someone at work had tested positive, as compared with just a third of Asian American workers. Similarly, workers with less formal education faced higher risks of COVID at work than college-educated workers: Among those without college degrees, 56% felt at risk and 44% had a coworker test positive. For the college-educated workers, the numbers were 31% and 39%, respectively.

Working from Home

COVID-19 led to a reorganization of work, with many workplaces transitioning from in-person, office-based work to remote work-from-home arrangements. Overall, 58% of workers told us that they were working from home during the pandemic. Although remote work came with significant work-life challenges for many, as closets and bedrooms doubled as video-conference rooms, and parents faced new challenges supervising their children's remote education while working online, it also provided significant benefits to workers who were able to remain employed while maintaining social distance.

Again, the ability to work from home during COVID-19 was sharply stratified by race, ethnicity, and class in the Bay Area. While 70% of Asian American and 60% of White workers reported working from home during COVID-19, just 46% of Latinx and 24% of Black workers were able to do so. Although 74% of college-educated workers were able to work from home, only 42% of those with a high school degree or less could do so, and we found a similar divide between the lowest-income (46%) and highest-income workers (68%).

WELL-BEING DURING COVID-19

Taken together, the adverse effects of the COVID-19 pandemic on health, employment, and daily life reduced population-level well-being in the Bay Area.

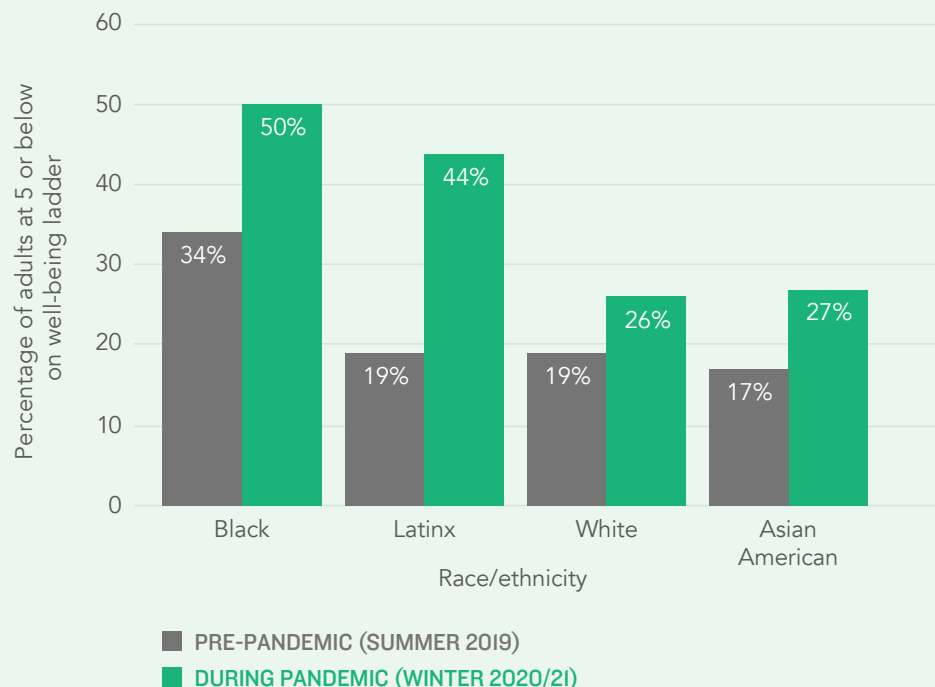
We asked respondents to share their subjective assessments of their own well-being. We did this by asking them to imagine a ladder with rungs numbered from zero at the bottom to 10 at the top, where the top of the ladder represented the best possible life and the bottom the worst possible life for the person surveyed. Just prior to the COVID-19 pandemic, Bay Area respondents on average placed themselves at 7.0, with just 20% putting themselves at rung number five or below on the ladder. But, 10 months into COVID-19, this self-assessment had fallen to 6.4, and nearly one in three respondents



(32%) put themselves at number five or below, a 50% increase in the share of the population on the bottom half of the ladder. Ten months into the pandemic, Bay Area residents also were significantly more likely to report that overall they were only in “fair” or “poor” health (23%), compared to (18%) just before the pandemic—a 25% increase in reports of ill health.

We also asked respondents about their mental health. While we lack a pre-pandemic benchmark for the Bay Area, the results are striking. Ten months into the pandemic, 57% of respondents reported suffering from anxiety and 47% from depression. These figures are consistent with nationwide data collected by the [CDC](#) and the [Kaiser Family Foundation](#), which show substantial negative impacts of the pandemic on mental health.

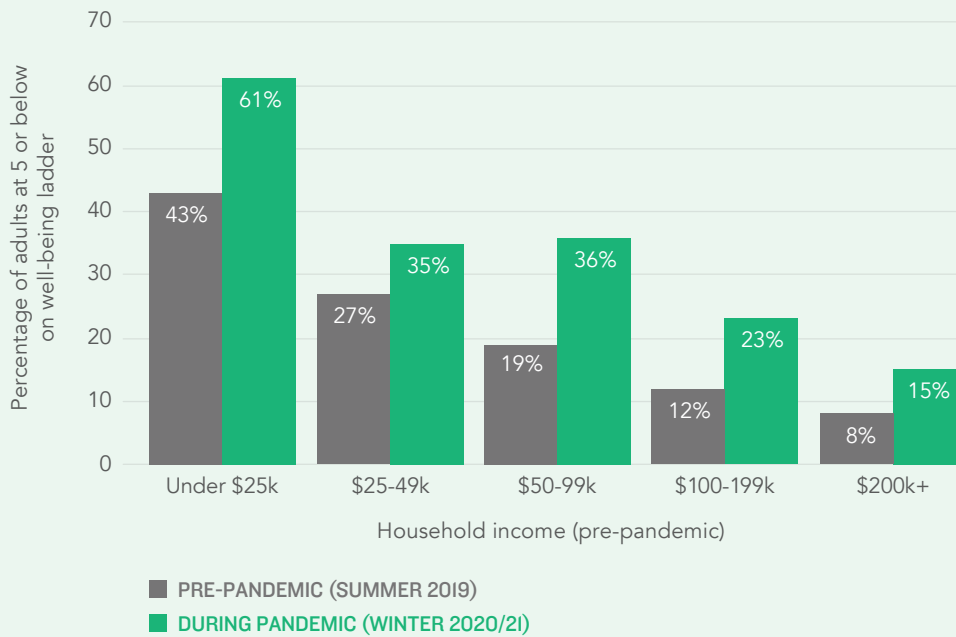
MORE BLACK AND LATINX BAY AREA RESIDENTS REPORT POOR WELL-BEING DURING THE PANDEMIC



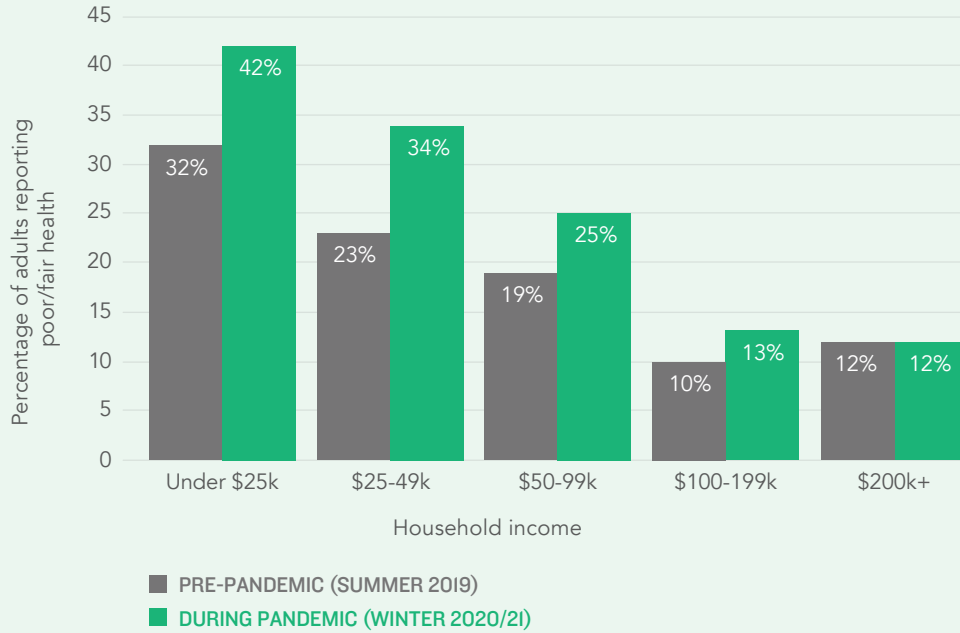
There were, once again, stark differences by race, ethnicity, and class in these findings. Forty-five percent of Latinx and Black residents placed themselves at rung number five or below on the ladder, compared to 26% of Whites and Asian Americans. Similarly, only about one in five White or Asian American respondents (18% and 20%, respectively) said that their health was “fair” or “poor,” compared to nearly one in three Latinx and Black residents (33% and 30%). Latinx residents were nearly seven times as likely to have fallen ill from COVID-19 than other Bay Area residents (20% to 3%).

We see even wider gaps in well-being along socioeconomic lines. Individuals in households with the lowest incomes were four times more likely to put themselves at rung number five or below on the ladder than were those in the highest-income category (61% to 15%). Those in the lowest-income group were more than three times as likely to describe their health as “fair” or “poor” than those with the highest incomes (42% to 12%).

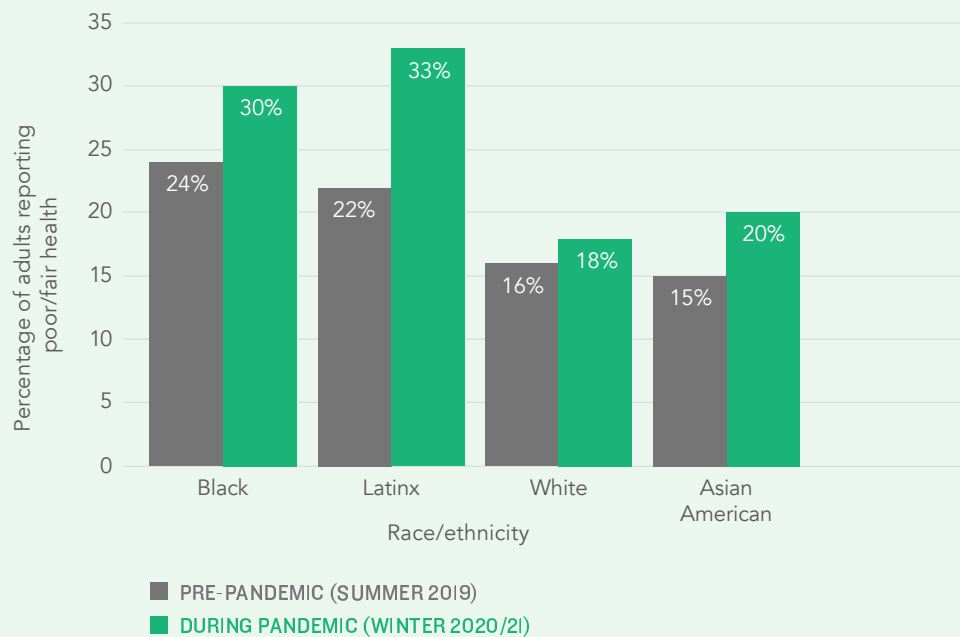
MORE BAY AREA RESIDENTS REPORT POOR WELL-BEING DURING THE PANDEMIC—WITH LARGE DISPARITIES BY INCOME



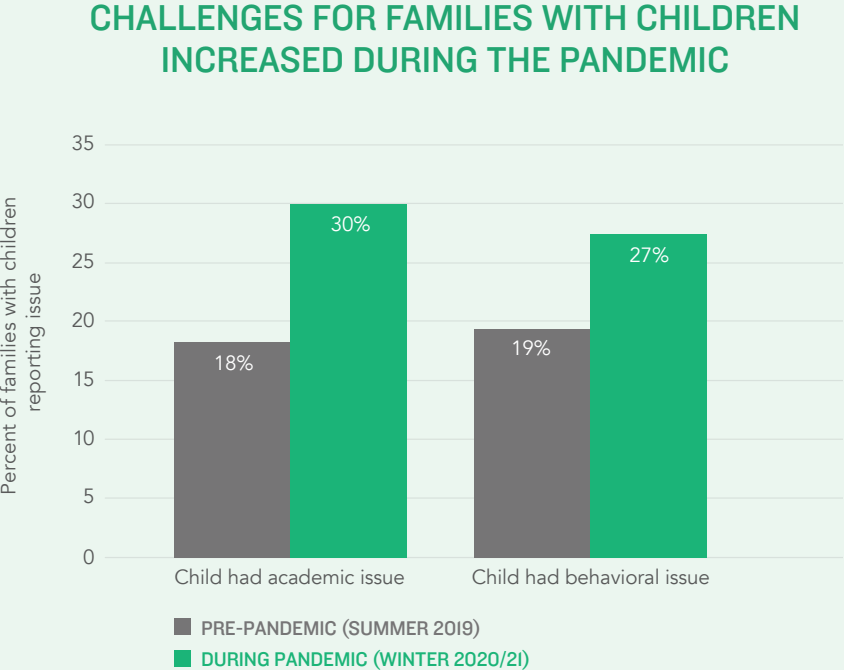
LOW-INCOME RESIDENTS EXPERIENCED STEEPER DECLINES IN HEALTH DURING THE PANDEMIC



BLACK AND LATINX RESIDENTS EXPERIENCED STEEPER DECLINES IN HEALTH DURING THE PANDEMIC



Notably, families with children experienced unprecedented challenges, especially as schools throughout the Bay Area abruptly shifted to remote instruction during the pandemic. We discovered increases in the number of parents with children under the age of 18 who reported that their children were experiencing problems with their academic or social-emotional development. The percentage of parents reporting that their child was having challenges with academic performance increased from 18% prior to the pandemic to 30% ten months after remote learning began. The share of parents who said that their child was having a behavioral issue increased from 19% before COVID-19 to 27% ten months into the pandemic.



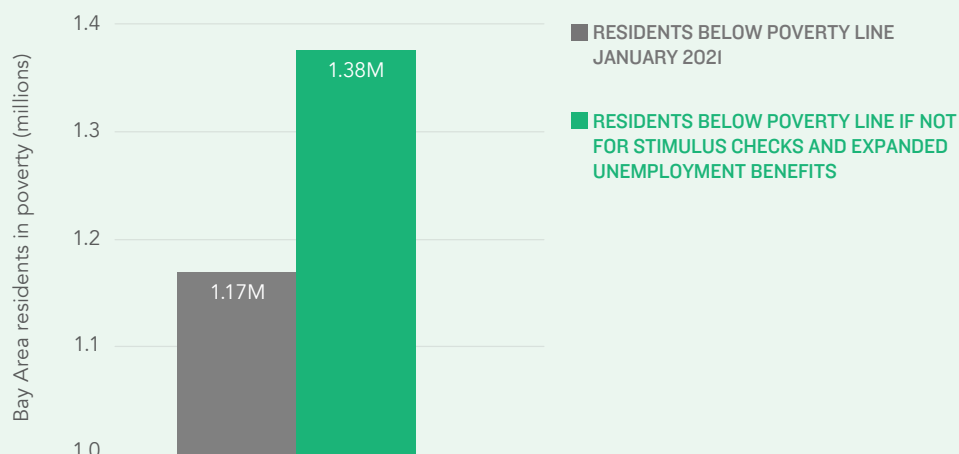
HOUSEHOLD ECONOMIC SECURITY AND GOVERNMENTAL SUPPORT

In contrast to the evidence of reduced well-being and widespread shocks to employment, we found surprisingly little evidence that respondents were more likely to be struggling economically during COVID-19. Prior to the pandemic, 29% of respondents reported that they were struggling, and this share changed little (31%) ten months into the pandemic.

The findings from *Taking Count* suggest that the extraordinary governmental response, in the form of economic impact payments and augmented unemployment insurance benefits, effectively buffered many families from the worst economic consequences of the COVID-19 pandemic. These findings are consistent with [nationwide data](#) that show that the expansion of the social safety net helped prevent a rise in poverty.

Perhaps the clearest way to gauge the scale and effectiveness of the COVID-19 economic response is to compare the share of households in poverty according to the Supplemental Poverty Measure (SPM).³

GOVERNMENT CASH ASSISTANCE KEPT MANY OUT OF POVERTY



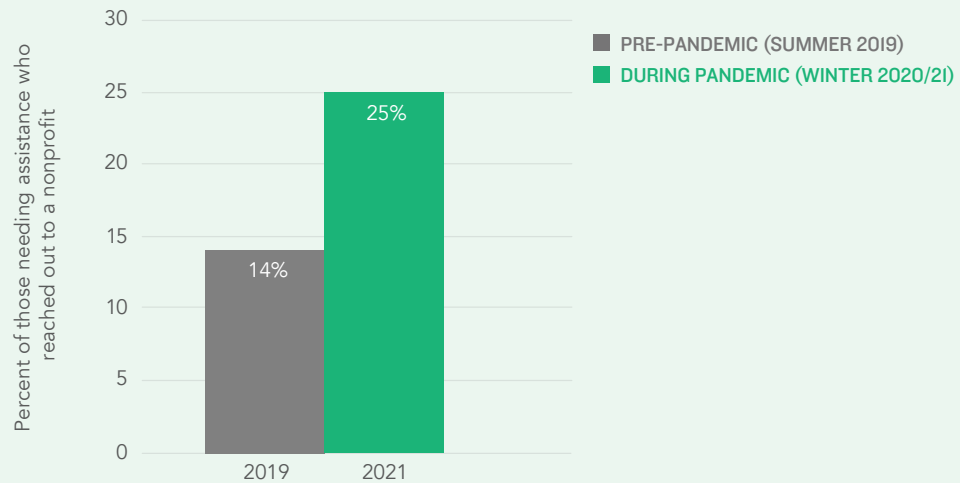
We estimate that the poverty rate in the Bay Area—while high—stayed approximately the same, with only a slight increase from 17% in the summer of 2018, well before the pandemic, to 18% in early 2021, despite the pandemic’s adverse impact on the economy in general.

Two of the most consequential federal government initiatives to mitigate COVID-19’s financial effects were the CARES Act stimulus checks and the expansion of unemployment benefits. To estimate what would have happened without these government interventions, we subtracted the value of these payments from household resources, and estimated that the poverty rate would have increased to 21% during the pandemic without these government programs. Put differently, in the Bay Area alone, the federal government’s interventions kept approximately 200,000 people from falling below the poverty line.

While we are not able to perform this same accounting simulation for other measures of household economic security, our findings are consistent with the idea that the extraordinary governmental response protected households from the worst of the economic consequences of COVID-19, although such interventions were unable to altogether mitigate all the hardships of the pandemic. The share of households that reported serious material hardships—such as going hungry because they could not afford enough to eat or experiencing housing insecurity or homelessness—was unchanged before and during the pandemic, as was the share who were unable to pay essential utility bills. We further found modest reductions in the share of households that reported running out of money before the end of the month (from 37% pre-pandemic to 32% during the pandemic) and modest declines in asset poverty, including in the share of households with less than three months of expenses available in an emergency fund and in the share of households who could not cope with a \$400 expense shock.

In addition to the financial backstop provided by the federal response, we also find that households in need increasingly looked to nonprofits for support. Before the pandemic, among people who needed assistance to buy food, secure housing, or pay their bills, 14% turned to a nonprofit organization for help. During the pandemic, this rate almost doubled, with 25% of those needing assistance with these basic economic needs saying that they reached out to a nonprofit. In sum, *Taking Count* finds that vigorous government intervention, supplemented with additional resources from nonprofit organizations, likely averted even greater economic devastation from the pandemic.







THOSE IN NEED REACHED OUT TO NONPROFITS MORE DURING THE PANDEMIC



PERSISTENT ECONOMIC INEQUALITIES

At the same time, *Taking Count* shows that many Bay Area residents remain economically fragile and that the Bay Area remains deeply unequal. Even with the stimulus checks and expanded unemployment benefits, we find that 18% of adults in the Bay Area were living below the SPM poverty line in early 2021, and 31% were “finding it difficult to get by” or were “just getting by” financially. Nearly a third of Bay Area residents (29%) reported experiencing at least one economic hardship since the start of the pandemic, from not having enough food or not being able to pay rent to missing utility payments or not being able to afford medication. One in eight Bay Area residents experienced three or more of these hardships. A large share of the population had little financial cushion if they faced an economic crisis of their own; 31% of Bay Area residents said that they did not have enough savings to cover three months of expenses, with 14% having less than \$400 saved.

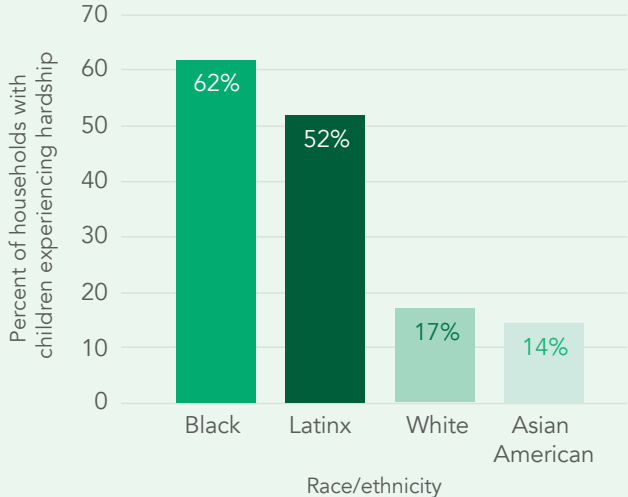
EXPERIENCE OF HARDSHIPS BY RACE AND ETHNICITY

HARDSHIPS						
	Below poverty line	Household* hardships	“Finding it difficult”/ “Just getting by”	Frequently ran out of money	< 3 months of savings	< \$400 of savings
PERCENT OF ADULTS						
LATINX	21%	46%	47%	54%	49%	19%
BLACK	28%	57%	54%	54%	60%	35%
WHITE	18%	21%	23%	24%	25%	11%
ASIAN AMERICAN	11%	21%	23%	19%	20%	5%

*Includes any food, housing, bill, or medical hardship.

This economic fragility, while widespread, was also unequally distributed in the Bay Area during the pandemic. The poverty rate was about 50% higher among Black and Latinx residents (22%) than it was among White and Asian American residents (15%). About one in two Latinx (47%) and Black (54%) residents in the Bay Area was struggling financially, compared to one in four White (23%) and Asian American (23%) residents. Similarly, both Latinx (46%) and Black (57%) respondents were more than twice as likely as Whites (21%) or Asian Americans (21%) to report experiencing an economic hardship with respect to food, housing, paying bills, or medical care. These racial inequalities are even more glaring when we focus on families with children. Black families with children were more than twice as likely as other families with children under 18 to be below the SPM poverty line (36% to 14%). A majority (54%) of Latinx and Black households with children under 18 had experienced at least one economic hardship since the beginning of the pandemic, more than three times the rate (16%) among White and Asian American households with children.

MAJORITY OF BLACK AND LATINX FAMILIES WITH CHILDREN EXPERIENCED MATERIAL HARDSHIPS



We likewise observed wide economic inequalities across socioeconomic lines. Half of residents who did not attend college (51%) said that they frequently ran out of money by the end of the month, compared to just 18% of people with college degrees. Similarly, 54% of people in households with incomes under \$25,000 reported at least one hardship with respect to food, housing, bills, or medical care, about five times the percentage among those with incomes above \$200,000 (11%). And while only 7% of homeowners had less than \$400 in savings, 23% of renters did not have that much saved in case of emergency.

CONCLUSION

The COVID-19 pandemic was a profound shock to the health, economy, and social life of the entire Bay Area. However, the consequences were especially severe for Black and Latinx residents, residents with lower levels of formal education, and low-income families. While more affluent workers with college degrees were able to work from home, disadvantaged workers experienced both more employment disruption and, when employed, more risk and fewer protections on the job. These shocks from COVID-19 had real consequences for the health and well-being of Bay Area residents, especially for Black and Latinx residents and for the economically disadvantaged. Yet, in large part because of the unprecedented scale of government stimulus payments and augmented unemployment insurance, as well as the efforts of local nonprofits, household poverty stayed approximately the same and the incidence of hardship remained steady. COVID-19 illustrates how meaningful action by government and philanthropy can make a real difference in reducing poverty and insecurity. Yet there is much more work to be done. Deep inequalities in poverty and economic insecurity persist in the Bay Area, and without further bold action, we risk a “return to normal” in terms of durable poverty and inequality in the post-COVID period.

1. Data on COVID-19 deaths were downloaded from [the California Department of Public Health](#) (accessed August 24, 2021) and cover Alameda, Contra Costa, Marin, San Francisco, San Mateo, and Santa Clara counties for the period between January 31, 2020, and January 31, 2021.

2. When reporting findings by household income categories, we refer to income as measured in [the 2018 survey](#).

3. Taking Count did not collect race/ethnicity by country of origin and is not able to report on differences in the experiences of subgroups within each racial/ethnic category, such as the many ethnic groups that are categorized as Asian American. Due to the very small sample size, when reporting by race, we are also unable to report on the experiences of those with two or more racial identities as a group. Similarly, groups with small numbers of respondents, e.g., Native American, were included in overall results but not in results broken out by racial sub-groups due to small sample size. We acknowledge this is a limitation of this survey.

4. Taking Count calculates poverty rates by using the Supplemental Poverty Measure (SPM). Developed by the U.S. Census Bureau, the SPM reflects the local cost of living and government benefits a person receives—neither of which the official poverty measure considers and both of which had a profound impact on people living in poverty in the Bay Area in the past year. For instance, the federal poverty line considers a family of four making \$26,200 or less as living in poverty anywhere in the continental United States. A family of four with an income of around \$40,000 or less is considered to be living under the SPM in the Bay Area.

Icons: Plate by Noura Mbarki; Stress by Blair Adams; Piggy Bank by Hare Krishna; Money by Alice Noir; all from the Noun Project.

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Taking Count is a panel survey of the San Francisco Bay Area conducted over four waves between 2018 and 2021. The first survey was administered by telephone to a sample of 3,100 residents at least 18 years old who lived in six Bay Area counties: Alameda, Contra Costa, Marin, San Francisco, San Mateo, and Santa Clara. The three subsequent waves attempted to re-contact this original sample, and respondents were given the option to take the survey online or by telephone. In all four waves, respondents were given the choice to complete the survey in English, Spanish, Mandarin, Cantonese, Korean, Vietnamese, or Tagalog. The field dates and sample sizes of each survey wave are summarized in Table 1. Further methodological details regarding the first three survey waves can be found in the [2020 *Taking Count* report](#).

This report relies primarily on data collected in the fourth wave, which was administered between December 30, 2020, and February 15, 2021. Attempts were again made to contact all Wave 1 respondents, except for those who had explicitly asked not to be re-contacted. Respondents who expressed a preference to take the survey electronically were contacted by email. All other respondents, as well as those who did not respond to the invitation to the online survey, were contacted by telephone to administer the survey. Respondents were offered an \$20 incentive to complete the Wave 4 survey and were given the option of having that honorarium donated to a charity of their choice or delivered as a gift card or check. 384 respondents took the Wave 4 survey online and another 945 answered it by telephone. The 1,329 total respondents who completed the Wave 4 survey represent a 43% retention rate from Wave 1. In total, 1,107 respondents completed all four survey waves, representing an overall panel retention rate of 36%.

Survey weights were calculated to correct for unequal probability of selection and differential non-response rates. We obtained the benchmark data for the weights from the Census Bureau's Public Use Microdata Sample (PUMS) [five-year \(2013-2017\) file for the American Community Survey](#) (ACS) for the six Bay Area counties. The weights were designed to match benchmarks for county of residence, age, gender, race/ethnicity, country of birth, citizenship status, educational attainment, homeownership status, and household income. Weights were calculated separately for each of the survey waves and for the panel data. Table 2 reports the unweighted demographic characteristics of the *Taking Count* sample at each of four waves, as well as the ACS benchmarks that were used in the weighting.

Applying the appropriate survey weights allows for statistical inferences to be made to the adult population of the Bay Area at the time of the first survey. All survey analyses presented in this report have been weighted, unless otherwise noted in the text.

As with any sample survey, a degree of statistical uncertainty accompanies all inferences from the *Taking Count* data. The expected margin of sampling error for analyses of the Wave 1 survey for the entire population is ± 2.4 percentage points (for a 95% confidence interval). For the Wave 2 survey, the margin of error is ± 2.9 percentage points, for Wave 3 it is ± 3.1 percentage points, and for Wave 4 it is ± 4.3 percentage points. The expected sampling error will be larger for analyses of sub-groups of the sample.

Table 1 – Field Dates and Sample Sizes by Survey Wave

	FIELD DATES		NUMBER OF RESPONDENTS BY MODE		
	START DATE	END DATE	PHONE	ONLINE	TOTAL
WAVE 1	April 3, 2018	August 11, 2018	3,100	-	3,100
WAVE 2	December 6, 2018	March 7, 2019	1,586	675	2,261
WAVE 3	June 3, 2019	July 31, 2019	1,281	729	2,010
WAVE 4	December 30, 2020	February 15, 2021	945	384	1,329

Table 2 - Characteristics of Survey Respondents by Wave and ACS Benchmarks

	WAVE 1 (N=3,100)	WAVE 2 (N=2,261)	WAVE 3 (N=2,010)	WAVE 4 (N=1,329)	ACS BENCHMARKS
AGE					
30 years old or younger	15%	14%	13%	14%	23%
31–40	12	11	11	11	19
41–50	12	12	12	12	18
51–60	19	19	19	19	17
61–70	19	19	20	20	12
Older than 70	24	24	25	23	11
GENDER					
Female	54	55	55	53	51
COUNTRY OF BIRTH					
Foreign-born	20	18	17	16	41
CITIZENSHIP					
U.S. citizen	95	95	95	95	83
ETHNICITY/RACE					
Latinx (any race)	15	14	13	13	21
White (alone)	57	60	61	62	41
Black (alone)	10	9	9	9	6
Asian American (alone)	14	13	13	12	29
COUNTY					
Alameda	21	20	20	20	25
Contra Costa	17	18	18	17	17
Marin	13	14	14	15	4
San Francisco	18	18	17	18	14
San Mateo	13	13	13	12	12
Santa Clara	17	17	17	17	28
HOUSEHOLD INCOME					
Under \$25K	21	19	19	16	15
\$25k–\$49k	13	14	14	13	15
\$50k–\$74k	10	12	12	13	14
\$75k–\$99k	8	10	11	11	12
\$100k–\$149k	14	13	13	13	18
\$150k–\$199k	8	9	9	9	11
\$200k +	26	23	23	24	17
EDUCATIONAL ATTAINMENT					
College degree	58	60	62	64	44
HOMEOWNERSHIP					
Owner	53	58	60	60	56